

**FINANCIAL INSTITUTIONS, INC.**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1032464	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,054	\$2,207	7.4%		
Loans	\$1,264	\$1,349	6.7%		
Construction & development	\$39	\$38	-3.5%		
Closed-end 1-4 family residential	\$249	\$239	-4.0%		
Home equity	\$106	\$108	2.1%		
Credit card	\$0	\$0			
Other consumer	\$378	\$441	16.6%		
Commercial & Industrial	\$149	\$155	3.4%		
Commercial real estate	\$273	\$285	4.5%		
Unused commitments	\$317	\$357	12.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$362	\$419	16.0%		
Asset-backed securities	\$0	\$0	-68.4%		
Other securities	\$258	\$275	6.5%		
Cash & balances due	\$41	\$37	-9.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$16	20.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$16	18.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,851	\$2,005	8.3%		
Deposits	\$1,750	\$1,906	8.9%		
Total other borrowings	\$90	\$87	-2.8%		
FHLB advances	\$0	\$0	-55.2%		
Equity					
Equity capital at quarter end	\$203	\$202	-0.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	7.2%	--		
Tier 1 risk based capital ratio	11.3%	10.7%	--		
Total risk based capital ratio	12.6%	12.0%	--		
Return on equity <sup>1</sup>	11.3%	10.2%	--		
Return on assets <sup>1</sup>	1.1%	0.9%	--		
Net interest margin <sup>1</sup>	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	238.9%	269.9%	--		
Loss provision to net charge-offs (qtr)	96.4%	158.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.5%	1.4%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.1%	0.3%	0.3%	--
Commercial & Industrial	0.3%	0.5%	0.0%	0.0%	--
Commercial real estate	0.4%	0.9%	0.1%	0.0%	--
Total loans	0.7%	0.6%	0.1%	0.1%	--